



PERSONAL BANKING PRODUCT COMPARISON

Accounts & Features	Personal Manager Checking	Personal Manager Plus Checking	NOW Checking	Savings Account	Money Market Account	Certificate of Deposits
Minimum Opening Deposit	\$25	\$25	\$25	\$25	\$25	\$1,000
No Monthly Fee with a Daily Balance of	\$0	\$0	\$1,000	\$0	\$1,000	N/A
Monthly Service Fee if Balance Falls Below Minimum	\$0	\$0	\$10	\$0	\$10	N/A
Interest Bearing	No	Yes	Yes	Yes	Yes	Yes
Minimum Daily Balance to Earn Interest	N/A	\$5,000	\$0.01	\$0.01	\$0.01	\$1,000
MasterCard Debit Card	Yes	Yes	Yes		Yes	No
Transaction Limitations	No	No	No	Yes	Yes	Yes

**Personal
Digital Banking**

Mobile Check Deposit
Zelle
Debit Card Controls
External Transfers
Bill Pay